

Substitute Form PTO-1449 (Rev. 05-01)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 08575-046001	Application No. 09/346,195
Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR § 1.96(b))		Applicant Xuehai En et al.	
		Filing Date July 1, 1999	Group Art Unit 2164

U.S. Patent Documents

Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

Foreign Patent Documents or Published Foreign Patent Applications

Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

Other Documents (include Author, Title, Date, and Place of Publication)

Examiner Initial	Desig. ID	Document
	AQ	Jerry Morgan, "Mutual Funds/When is advice not advice? On the Net/Most online financial-advice sites are mainly portfolio monitors and retirement calculators". NEWSDAY, INC., MONEY & CAREERS, page F05, Load date July 9, 2000, page 1-3.
	AR	Financial Engines, "FINANCIAL ENGINES LAUNCHES ONLINE ADVICE FOR ALL TAX-DEFERRED RETIREMENT ACCOUNTS". Accessible at https://www.financial.../FeContent?&s=1867dfb62c5db0&bcfg=yy&pact=abtprscur&act=abtprsr2 , accessed on December 28, 2000, pages 1-2.

Examiner Signature /Richard Weisberger/	Date Considered 5/9/2007
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute Disclosure Form (PTO-1449)

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH /R.W./

Substitute Form PTO-1449
(Modified)U.S. Department of Commerce
Patent and Trademark OfficeAttorney's Docket No.
08575-046001Application No.
09/346,195**Information Disclosure Statement
by Applicant**

(Use several sheets if necessary)

(37 CFR § 1.98(b))

Applicant
Xuchai En et al.Filing Date
July 1, 1999Group Art Unit
2164**Other Documents (include Author, Title, Date, and Place of Publication)**

Examiner Initial	Desig. ID	Document
	AS	Investment Technologies, "THE RETIREMENT ADVISOR". Accessible at http://www.investmenttechnologies.com/retirement_advisor.htm , accessed on September 15, 2000, pages 1-2.
	AT	Investment Technologies, "THE RISK ADVISOR". Accessible at http://www.investmenttechnologies.com/risk_advisor.htm , accessed on September 15, 2000, pages 1-2.
	AU	Investment Technologies, "THE PROFESSIONAL ADVISOR". Accessible at http://www.investmenttechnologies.com/professional_advisor.htm , accessed on September 20, 2000, pages 1-2.
	AV	Investment Technologies, "COMMON QUESTIONS ABOUT THE RISK ADVISOR". Accessible at http://www.investmenttechnologies.com/risk_advisor_wsj_code_lib/risk_advisor_faq.htm , accessed on September 20, 2000, total of 28 pages.

Examiner Signature <u>/Richard Weisberger/</u>	Date Considered <u>5/9/2007</u>
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute Disclosure Form (PTO-1449)

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH /R.W./